What is claimed is:

1   **1.** A method for electronically transmitting funds, the method comprising:

2   (a) establishing a connection between a first user terminal and a printer on a

3   wide area network, wherein:

4   (1)   the first user terminal is accessible to the payor;

5   (2)   the printer is accessible to the payee; and

6   (3)   the printer is configured to print substantially nonmagnetic printing

7   media on a paper medium; and

8   (b) providing authorization input to the first user terminal to activate the printer

9   to print a financial instrument on the paper medium, the financial instrument

10   including indicia of (1) a financial account and (2) an amount of funds that the

11   payee is authorized to draw from the financial account.

1   **2.** The method of claim 1 wherein the paper medium consists of standard office

2   paper.

1   **3.** The method of claim 1 wherein the financial instrument is a rebate coupon.

1   **4.** The method of claim 1 wherein the financial instrument further includes indicia

2   identifying the payee.

1   **5.** The method of claim 4 wherein the financial instrument is a personal check.

1   6. The method of claim 4 wherein the financial instrument is a traveler's check.

1   7. The method of claim 4 wherein the financial instrument is a money order.

1   8. The method of claim 1 wherein the financial instrument further includes indicia

2   identifying an entity that owns funds of the financial account.

1   9. The method of claim 8 wherein the financial instrument further includes indicia

2   of contact information for an authorized agent of the entity.

1   10. The method of claim 1 wherein the the financial instrument further includes

2   security markings that are configured to change appearance when optically

3   duplicated.

1   11. The method of claim 1 wherein the wide area network comprises the Internet.

1   12. The method of claim 11 wherein providing input at the first user terminal

2   comprises:

3   (a) designating an electronic mail address of the payee; and

4   (b) conveying an electronic mail message to the payee, the message including an

5   authorization code.

1   **13.** The method of claim 12 wherein providing input at the first user terminal further

2   comprises attaching software to the electronic mail message, the software configured

3   to activate the printer to print the financial instrument when executed.

1   **14.** The method of claim 11 further comprising establishing a connection between the

2   printer and the first user terminal through a second user terminal, the second user

3   terminal comprising a computer implementing a web browser.

1   **15.** The method of claim 11 wherein the connection between the first user terminal

2   and the printer is established indirectly through a server of an intermediary entity

3   that is coupled to the network.

1   **16.** The method of claim 15 wherein printing comprises:

2   (a) transmitting an authorization code to the second user terminal to signify

3   payment of funds from the payor to the payee;

4   (b) relaying the authorization code from the second user terminal to the server to

5   signify acceptance of payment by the payee; and

6   (c) printing the financial instrument under control of the server upon acceptance

7   of the authorization code by the intermediary entity.

1   **17.** The method of claim 15 wherein printing further comprises downloading

2   software from the server to the second user terminal, the software being configured

3   to cause the financial instrument to be printed on the printer when in operation at

4   the second user terminal.

1   **18.** The method of claim 17 wherein the software is further configured to allow only

2   a single copy of the financial instrument to be printed on the printer.

1   **19.** The method of claim 17 wherein:

2   (a) the second user terminal implements functions of a web browser; and

3   (b) the software excecutes within a run-time environment of the web browser.

1   **20.** The method of claim 15 wherein:

2   (a) the intermediary entity controls funds of the financial account, including

3   funds of the payor that are to be transmitted to the payee; and

4   (b) the indicia further includes identification of the intermediary entity.

1   **21.** The method of claim 15 further comprising transmitting, from the first terminal

2   unit to the server of the intermediary entity, identification of the payment signified

3   by the transmission of the authorization code, wherein the intermediary entity

4   accepts the authorization code from the second terminal unit only if:

5   (a) the authorization code corresponds to the identification of the payment; and

6   (b) the intermediary entity has not previously permitted printing of the financial

7   instrument.

1   **22.** The method of claim 1 further comprising:

2   (a) maintaining a list of payments of funds that one or more payees are

3   authorized to draw, and have not yet drawn, from funds of the payor in the

4   financial account; and

5   (b) after presentation of the financial instrument to a financial institution,

6   permitting the payee to draw the funds indicated by the financial instrument

7   from the financial account only if the list indicates that the payee is authorized to

8   draw, and has not yet drawn, the funds.

1   **23.** A data structure for transmission as an electronic mail message to electronically

2   transmit funds, the structure comprising:

3   (a) an electronic mail address of a payee; and

4   (b) an attachment of computer executable code configured to execute on a

5   computer system of the payee to activate printing of a financial instrument on a

6   printer accessible to the payee responsive to the authorization code, the financial

7   instrument to include (1) indicia of a financial account and (2) an amount of

8   funds that the payee is authorized to draw from the financial account.

1   **24.** A method for electronically transmitting funds, the method comprising:

2   (a) designating an electronic mail address of a payee;

3   (b) conveying an electronic mail message to the payee, the message including an

4   authorization code; and

5   (c) activating printing of a financial instrument on a printer accessible to the

6   payee responsive to the authorization code, the financial instrument including

7   (1) indicia of a financial account and (2) an amount of funds that the payee is

8   authorized to draw from the financial account.

1   **25.** The method of claim 24 wherein the printer is configured to print substantially

2   nonmagnetic printing media on a paper medium.

1   **26.** The method of claim 25 wherein the paper medium consists of standard office

2   paper.

1   **27.** The method of claim 24 wherein the financial instrument is a rebate coupon.

1   **28.** The method of claim 24 wherein the financial instrument further includes indicia

2   identifying the payee.

1   **29.** The method of claim 28 wherein the financial instrument is a personal check.

1   **30.** The method of claim 28 wherein the financial instrument is a traveler's check.

1   **31.** The method of claim 28 wherein the financial instrument is a money order.

1   **32.** The method of claim 24 wherein the financial instrument further includes indicia

2   identifying an entity that controls funds of the financial account.

1   **33.** The method of claim 32 wherein the financial instrument further includes indicia

2   of contact information for an authorized agent of the entity.

1   **34.** The method of claim 24 wherein the financial instrument further includes

2   security markings that are configured to change appearance when optically

3   duplicated.

1   **35.** The method of claim 24 wherein activating printing comprises relaying the

2   authorization code from the payee to a server of an intermediary entity to signify

3   acceptance of payment by the payee.

1   **36.** The method of claim 35 wherein:

2   (a) activating printing further comprises downloading software from the server

3   to the second user terminal to signify a guarantee by the intermediary of the

4   availability of the funds; and

5   (b) the software is configured to cause the the printer to print the financial

6   instrument during operation of the software at the second user terminal.

1   **37.** The method of claim 35 wherein the software is further configured to allow only

2   a single copy of the financial instrument to be printed on the printer.

1   **38.** The method of claim 35 wherein:

2   (a) the second user terminal implements functions of a web browser; and

3   (b) the software execcutes within a run-time environment of the web browser.

1   **39.** The method of claim 35 wherein:

2   (a) the intermediary entity controls funds of the financial account, including

3   funds of the payor that are to be transmitted to the payee; and

4   (b) the indicia further includes identification of the intermediary entity.

1   **40.** The method of claim 35 further comprising transmitting, from the first terminal

2   unit to the server of the intermediary entity, identification of the payment signified

3   by the transmission of the authorization code, wherein the intermediary entity

4   accepts the authorization code from the second terminal unit only if:

5   (a) the authorization code corresponds to the identification of the payment; and

6   (b) the intermediary entity has not previously permitted printing of the financial

7   instrument.

1   **41.** The method of claim 24 further comprising:

2   (a) maintaining a list of payments of funds that one or more payees are

3   authorized to draw, and have not yet drawn, from funds of the payor in the

4   financial account; and

5   (b) after presentation of the financial instrument to a financial institution,

6   permitting the payee to draw the funds indicated by the financial instrument

7   from the financial account only if the list indicates that the payee is authorized to

8   draw, and has not yet drawn, the funds.

1   **42.** A system for operation by a payee to electronically receive funds transmitted by a

2   payor remotely located from the payee, the system comprising:

3   (a) a printer configured to print substantially nonmagnetic printing media on a

4   paper medium;

5   (b) a network communication subsystem coupling the printer to a first user

6   terminal on a wide area network, the first user terminal being remote from the

7   printer; and

8   (c) an authorization subsystem responsive to authorization input conveyed from

9   the first user terminal to activate the printer to print a financial instrument on

10   the paper medium, the financial instrument including indicia of (1) a financial

11   account and (2) an amount of funds that the payee is authorized to draw from

12   the financial account.

1   **43.** A method for electronically transmitting a rebate to a user, the method

2   comprising:

3   (a) offering a rebate to the user in consideration for performance of an obligation

4   of a specified rebate transaction;

5   (b) receiving information from the user confirming performance of the

6   obligation; and

7   (c) upon performance of the obligation, generating a rebate coupon, the rebate

8   coupon including a medium bearing trusted indicia of payment obligation to the

9   bearer of the medium.

1   44. The method of claim 43 wherein:

2   (a) the specified rebate transaction includes an agreement by the user to accept

3   specific terms for use of a product or service; and

4   (b) performance of the obligation includes performance by the user of an action

5   intended to legally bind the user to the agreement.

1   45. The method of claim 44 wherein the action intended to legally bind the user

2   includes removing opaque material to reveal a code printed on a tangible medium.

1   46. The method of claim 44 wherein the terms include payment by the user to receive

2   a service for a predetermined period.

1   47. The method of claim 44 wherein the terms include waiving the right to return a

2   product purchased by the user.

1   48. The method of claim 44 wherein the terms include purchase by the user of a non-

2   refundable license to a software product.

1   49. The method of claim 48 wherein the action intended to legally bind the user

2   includes installing the software product.

1   50. The method of claim 43 wherein:

2   (a) the rebate coupon is generated by printing on a general-purpose printer

3   accessible to the user; and

4   (b) the trusted indicia consists substantially of substantially nonmagnetic visual

5   indicia formed on a plain paper medium by the printer, the indicia including:

6   (1)   identification of a financial account containing funds of the rebate;

7   and

8   (2)   an amount of funds that are authorized to the drawn from the

9   financial account as the rebate.

1   **51.** The method of claim 50 wherein the indicia further includes identification of the

2   user as payee of the rebate.

1   **52.** The method of claim 50 wherein the indicia further includes identification of an

2   entity that controls funds of the financial account.

1   **53.** The method of claim 50 wherein the indicia further includes security markings

2   that are configured to change appearance when optically duplicated.

1   **54.** The method of claim 50 wherein printing comprises:

2   (a) coupling a server of an intermediary entity to the user terminal;

3   (b) transmitting an authorization code to the user terminal to signify payment of

4   the rebate to the user;

5   (c) relaying the authorization code from the user terminal to the server to signify

6   submission of the rebate by the user; and

7   (d) printing the financial instrument under control of the server upon acceptance

8   of the authorization code by the intermediary entity.

1   **55.** The method of claim 54 wherein:

2   (a) activating printing further comprises downloading software from the server

3   to the second user terminal to signify a guarantee by the intermediary of the

4   availability of the funds; and

5   (b) the software is configured to cause the the printer to print the rebate coupon

6   during operation of the software at the second user terminal.

1   **56.** The method of claim 55 wherein the software is further configured to allow only

2   a single copy of the rebate coupon to be printed on the printer.

1   **57.** The method of claim 55 wherein:

2   (a) the second user terminal implements functions of a web browser; and

3   (b) the software executes within a run-time environment of the web browser.

1   **58.** The method of claim 54 wherein:

2   (a) the intermediary entity controls funds of the financial account, including

3   funds of the rebate that are to be transmitted to the user; and

4   (b) the indicia further includes identification of the intermediary entity.

1   **59.** The method of claim 54 further comprising transmitting, from the first terminal

2   unit to the server of the intermediary entity, identification of the payment signified

3   by the transmission of the authorization code, wherein the intermediary entity

4   accepts the authorization code from the second terminal unit only if:

5   (a) the authorization code corresponds to the identification of the payment; and

6   (b) the intermediary entity has not previously permitted printing of the rebate

7   coupon.

1   60. The method of claim 43 further comprising:

2   (a) maintaining a list of payments of funds that one or more payees are

3   authorized to draw, and have not yet drawn, from funds of the rebate in the

4   financial account; and

5   (b) after presentation of the financial instrument to a financial institution,

6   permitting the user to draw the funds indicated by the rebate coupon from the

7   financial account only if the list indicates that the user is authorized to draw, and

8   has not yet drawn, the funds.

1   61. An Internet server for electronically conveying funds from a payor to a payee, the

2   server comprising:

3   (a) a user interface subsystem that, in operation, requests payment information

4   from the payor, the requested information to include:

5   (1)   an electronic mail address of the payee; and

6   (2)   an amount of funds that the payee is authorized to draw from the

7   financial account;

8   (b) an electronic mail subsystem responsive to the electronic mail address to

9   transmit an electronic mail message to the payee, the message including an

10   authorization code; and

11   (c) an authorization subsystem responsive to a copy of the authorization code

12   from the payee to transmit computer executable code to the payee, the code

13   being configured to execute on a computer system of the payee to activate

14   printing of a financial instrument on a printer accessible to the payee responsive

15   to the authorization code, the financial instrument to include (1) indicia of a

16   financial account and (2) an amount of funds that the payee is authorized to

17   draw from the financial account.